

<b>United States Bankruptcy Court Third Division, District of Minnesota</b>		<b>VOLUNTARY PETITION</b>	
IN RE (Name of debtor - If Individual, enter Last, First, Middle <b>Kibler, Thomas G.</b>		NAME OF JOINT DEBTOR - (Spouse)(Last, First, Middle) <b>Kibler, Stephanie L.</b>	
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names)		ALL OTHER NAMES used by joint debtor in the last 6 years (Include married, maiden and trade names)	
SOCIAL SECURITY/TAX I.D. No. (If more than one, state all) <b>XXX-XX-3362</b>		SOCIAL SECURITY/TAX I.D. No. (If more than one, state all) <b>XXX-XX-9461</b>	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 1694 Valerie Ln New Brighton, MN 55112		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip) 1694 Valerie Ln New Brighton, MN 55112	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Ramsey</b>		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Ramsey</b>	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)			
<b>INFORMATION REGARDING DEBTOR (Check applicable boxes)</b>			
TYPE OF DEBTOR		CHAPTER OR SECTION OF BANKRUPTCY DOCE UNDER WHICH THE PETITION IS FILED (Check one box)	
<input type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input checked="" type="checkbox"/> Joint (H W) <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 304-Case Ancillary to a Foreign Proceeding	
NATURE OF DEBT (Check one box)		FILING FEE (Check one box) (Applicable to individuals only)	
<input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business		<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing fee to be paid in installments	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)		Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments, Rule 1006(b). See Official Form No. 3	
<input type="checkbox"/> Debtor is a small business <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 USC Sec 1121(e) (Optional)			
STATISTICAL ADMINISTRATIVE INFORMATION (23 U.S.C. § 60-11) (Estimates only) (Check applicable boxes)		THIS SPACE FOR COURT USE ONLY	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
ESTIMATED NUMBER OF CREDITORS			
<input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-Over			
ESTIMATED ASSETS (in thousands of dollars)			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> Over \$100 million			
ESTIMATED LIABILITIES (in thousands of dollars)			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> Over \$100 million			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s) Kibler, Thomas G. Kibler, Stephanie L.
Prior Bankruptcy Cases filed Within Last 6 Years (If more, attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>		<b>Signature(s) of Debtor(s) (Corporation/Partnership)</b>
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.            (If petitioner is an individual whose debts are primarily consumer debts and has to file a Chapter 7) I am aware that I may proceed under Chapter 7, 11, 12, or 13 of title 11 United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.            I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under Chapter 11 United States Code, specified in this petition.</p>
<u>/e/ Thomas G. Kibler</u> <small>Signature of Debtor</small>		<small>Signature of Authorized Individual</small>
<u>/e/ Stephanie L. Kibler</u> <small>Signature of Joint Debtor</small>		<small>Print or Type Name of Authorized Individual</small>
<small>Telephone (If not represented by attorney)</small> <small>Date March 15, 2004</small>		<small>Title of Authorized Individual by Debtor to File this Petition</small> <small>Date March 15, 2004</small>
<b>Signature(s) of Attorney</b>		<b>Signature(s) of Non-Attorney Petition Preparer</b>
<u>/e/ Richard J Pearson</u> <small>Signature of Attorney for Debtor(s)</small>		<small>I certify that I am a petition preparer as defined in 11 U.S.C. Bankruptcy § I 10, that I prepared provided the debtor with a copy of this document,</small>
<b>PRESCOTT AND PEARSON P.A.</b> <small>Richard J Pearson #130308</small> <small>443 Old Highway 8, Suite 208</small> <small>P.O. Box 120088</small> <small>New Brighton, Minnesota 55112</small> <small>(651) 633-2757</small>		<small>Print Name of Bankruptcy Petition Preparer</small>
<small>Date March 15, 2004</small>		<small>Social Security Number</small>
<small>EXHIBIT A</small> <small>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the securities Exchange Act of 1934 and is requesting relief under Chapter 11)</small>		<small>Address</small>
<input checked="" type="checkbox"/> <small>Exhibit A is attached and made part of this petition</small>		<small>Names and Social Security Numbers of all other Individuals who prepared or assisted in preparing this document:</small>
<small>EXHIBIT B</small> <small>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under Chapter 7, 11, 12, or 13 or title 11 United States Code, and have explained the relief available under each such chapter.</small>		<small>If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.</small>
<u>/e/ Richard J Pearson</u> <small>Signature of Attorney for Debtor(s)</small>		<small>Signature of Bankruptcy Petition Preparer</small>
<small>Date March 15, 2004</small>		<small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC Sec. 110; 18 USC Sec. 156</small>

**UNITED STATES BANKRUPTCY COURT Third DIVISION, DISTRICT OF MINNESOTA**

**Name of Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Case No. BKY**

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

**GENERAL INSTRUCTIONS:** Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled

Review the specific instructions for each schedule before completing the schedule

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

<b>Name of Schedule</b>	<b>Attached (Yes No)</b>	<b>Number of Sheets</b>	<b>Amounts Scheduled</b>		
			<b>Assets</b>	<b>Liabilities</b>	<b>Other</b>
A - Real Property	Y	1	\$280,000.00		
B - Personal Property	Y	2	\$27,200.00		
C - Property Claimed as Exempt	Y	2			
D - Creditors Holding Secured Claims	Y	1		\$276,400.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	3		\$165,833.00	
G - Executory Contracts and	Y	.5			
H - Codebtors	Y	.5			
I - Current Income of Individual Debtor(s)	Y	.5			\$3,873.00
J - Current Expenditures of Individual Debtor(s)	Y	.5			\$4,117.00
<b>Total Number of Sheets of All Schedules</b>		12			
			<b>Total Assets</b>	\$307,200.00	
				<b>Total Liabilities</b>	\$442,233.00

**Name of Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Case No. BKY**

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY (In a joint petition, all assets are jointly owned unless otherwise indicated.)	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
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Real property located in Ramsey County, Minnesota, legally described, as:

LOT 3, BLOCK 1, AMBER OAKS, RAMSEY COUNTY, MINNESOTA

100%	\$280,000.00	\$260,400.00
<b>Total:</b>	\$280,000.00	

Name of Debtor(s): Kibler, Thomas G.  
Kibler, Stephanie L.

Case No. BKY:

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY *All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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1. Cash on hand		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Checking Wells Fargo Bank-\$200; TCF Bank-\$minimal, Twin City Coop Credit Union-\$minimal Savings Wells Fargo Bank-\$100	\$300.00
3. Security deposits with public utilities, telephone companies, landlords, and		
4. Household goods and furnishings including audio, video and computer equipment.		\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		
6. Wearing apparel.		\$500.00
7. Furs and jewelry.		
8. Firearms and sports, photographic, and other hobby equipment.		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
10. Annuities. Itemize and name each issuer.		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize	IRA-\$5,400	\$5,400.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		
13. Interest in partnerships or joint ventures. Itemize.		
14. Government and corporate bonds and other negotiable and nonnegotiable		
15. Accounts receivable.		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		
17. Other liquidated debts owing debtor including tax refunds. Give		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		

Name of Debtor(s): Kibler, Thomas G.  
Kibler, Stephanie L.

Case No. BKY:

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY *All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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20. Other contingent and unliquidated claims of every nature, including tax, refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value

21. Patents, copyrights, and other intellectual property. Give particulars.

22. Licenses, franchises, and other general intangibles. Give particulars.

23. Automobiles, trucks, trailers, and other vehicles and accessories. 1996 Chevy Lumina (100,000)-\$3,500 1999 Chevy Tahoe-\$15,000. \$18,500.00

24. Boats, motors, and accessories.

25. Aircraft and accessories.

26. Office equipment, furnishings, and supplies

27. Machinery, fixtures, equipment, and supplies used in business.

28. Inventory.

29. Animals.

30. Crops - growing or harvested. Give particulars.

31. Farming equipment and implements.

32. Farm supplies, chemicals, and feed.

33. Other personal property of any kind not already listed. Itemize.

The debtor(s) hereby avoid the fixing of any judicial liens or non-possessory, non-purchase money liens on any of the above property which impairs and exemption to which the debtor(s) would have been entitled under 11 USC 522(d) and in the type of property detailed in 11 USC 522(f)(2).

**Total:**

Name of Debtor(s): Kibler, Thomas G.

Case No. BKY

Kibler, Stephanie L.

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT****FEDERAL**

Debtor elects the exemptions to which debtor is entitled under (Check one box)

 11 USC § 522(b)(1): Exemptions provided in 11 USC § 522(d). Note: these exemptions are available only in certain states. 11 USC § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law. (State of Minnesota)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

Aggregate interest in real property or personal property used as my(our) residence located in Ramsey County, Minnesota, legally described, to-wit:

11 U.S.C. 522(d)(1)	\$19,600.00	\$280,000.00
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LOT 3, BLOCK 1, AMBER OAKS, RAMSEY COUNTY, MINNESOTA

Amount allowed as exemption under 11 U.S.C. Sec. 522(d)(1)	\$34,850.00
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Used above	\$19,600.00
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Balance remaining to be applied to personal property under	\$15,250.00
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I (we) claim a 100% (joint) interest, unless otherwise specified in the following described personal property which is valued only to the extent of my (our) interest and only to my (our) equity in the property over and above existing liens:

<b>2. Vehicles:</b>	11 U.S.C. 522(d)(2)	\$5,550.00	\$18,000.00
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Description/exempt amount/value

1996 Chevy Lumina (100,000 miles)

1999 Chevy Tahoe

<b>3. Household goods:</b>	11 U.S.C. 522(d)(3)
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Furnishings, appliances, including video, audio and computer	\$2,500.00	\$2,500.00
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Wearing apparel	\$500.00	\$500.00
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Books.

Musical instruments.

Interest does not exceed \$400.00 in value in any particular item within the classification described above unless otherwise indicated, and any overage is credited to Section 5 below. All items are held primarily for the personal family or household use of the Debtor(s) or his dependents.

<b>4. Jewelry</b>	11 U.S.C. 522(d)(4)
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Name of Debtor(s): Kibler, Thomas G.

Case No. BKY

Kibler, Stephanie L.

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT****FEDERAL**

Debtor elects the exemptions to which debtor is entitled under (Check one box)

 11 USC § 522(b)(1): Exemptions provided in 11 USC § 522(d). Note: these exemptions are available only in certain states. 11 USC § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law. (State of Minnesota)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

**5. Miscellaneous items:** 11 U.S.C. 522(d)(5)

Amount remaining from No. 1 above \$15,250.00

Amount per individual provided by 11 U.S.C. 522 \$1,850.00

Total available under 11 U.S.C. 522(d)(5) for exemption \$17,100.00

1996 Chevy Lumina-remaining equity-\$725

His: IRA-\$5,400

Wells Fargo Bank checking-\$200

TCF Bank checking-\$minimal

Twin City Coop Credit Union checking-\$minimal

TCF Bank savings-\$100

Pension and/or profit sharing plans, rentals and reasonable usage of realty during proceedings, tax refunds accrued, wages, all sums on deposit, fair debt collection practice act claims, if any; exact amounts unknown, but less than the unused amount in 11 U.S.C. 522(d)(5) above. All transfers by garnishment of execution within 90 days prior to filing this case are claimed as exempt and avoided pursuant to 11 U.S.C. 522 (f) (g) and (i) and 11 U.S.C. 547(f).

**6. Implements or tools of trade used by Debtor(s):** 11 U.S.C. 522(d)(6)**7. Property claimed exempt under other sections of 11 U.S.C. 522(d)**

Description	Statute	Exempt Value	Value
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If equity in any of the above items is deemed to exceed the stated value, said excess value is claimed as exempt under any exemption remaining in its classification and it is claimed exempt under any unused amount in (d)(5) above. Similarly, any assets owned by Debtor(s) which have been inadvertently omitted and/or not claimed exempt are claimed exempt under any unused amount remaining in (d)(5) above.

**Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Bky Case:**

### Schedule D - Creditors Holding Secured Claims

Creditors Name and Mailing Address Including Zip Code	Date Claim was incurred, Nature of lien and description and Market Value of property subject to lien	Amount of Claim	Unsecured Portion
(In a joint petition, all debt is jointly held unless otherwise indicated.)			
Acct#: 518120060212	2004 1999 CHEVY TAHOE	\$16,000.00	
BANK ONE OMI 1188 PO BOX 182223 COLUMBUS OH 43218	<b>Value:</b> \$15,000.00		
Acct#: 09270242	2002 2ND MRTG	\$60,000.00	
E-TRADE CONSUMER LENDING 671 N GLEBE RD ARLINGTON VA 22203	<b>Value:</b>		
Acct#: 23282013	2003 HOMESTEAD	\$200,400.00	
PRINCIPAL PO BOX 711 DES MOINES IA 50303-0711	<b>Value:</b> \$280,000.00		
<b>Total:</b>			\$276,400.00

**Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Bky Case:**

## Schedule E - Creditors Holding Unsecured Priority Claims

### Types of Priority Claims:

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**Wages, Salaries, and Commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(3).

**Contributions to Employee Benefit Plan**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first to the extent provided in 11 U.S.C. Sec. 507(a)(4).

**Certain Farmers or Fishermen**

Claims of certain farmers or fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).

**Deposits By Individuals**

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided 11 U.S.C. Sec. 507(a)(6).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. Sec. 507(a)(7).

Creditors Name and Mailing Address Including Zip Code	Date Claim was incurred and consideration for claim	Total Amount of Claim	Amount Entitled to Priority
Acct#: NONE			

**Total:**

**Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Bky Case:**

### Schedule F - Creditors Holding Unsecured Nonpriority Claims

<b>Creditors Name and Mailing Address Including Zip Code</b>	<b>Date Claim was incurred and consideration for claim. If claim is subject to setoff, so state.</b> <small>(In a joint petition, all debt is jointly held unless otherwise indicated.)</small>	<b>Amount of Claim Without</b>
<b>Acct#:</b> 501964503193	2004 SERVICES	\$903.00
ALLINA HEALTH SYSTEMS UNITY HOSPITAL 550 OSBORNE RD NE MINNEAPOLIS MN 55432		
<b>Acct#:</b>	2004 SERVICES	\$4,397.00
AMERICAN EXPRESS PO BOX 7856 FT LAUDERDALE FL 33329	(2 ACCTS)	
<b>Acct#:</b> 023146612441	2004 SERVICES	\$386.00
AT&T WIRELESS 7900 XERXES AVE S BLOOMINGTON MN 55431		
<b>Acct#:</b>	2004 SERVICES	\$2,547.00
CHILDRENS PO BOX 86 SDS 121833 MPLS MN 55486-1833		
<b>Acct#:</b>	2000 STUDENT LOAN(S)	\$20,316.00
CITIBANK PO BOX 6615 THE LAKES NV 88901-6615		
<b>Acct#:</b>	2004 SERVICES	\$20,201.00
CITIBANK CITICORP CRED SERV CENTRALIZED BKY CHAPTER 7 PO BOX 20507 KANSAS CITY MO 64195-0507	(2 ACCTS)	
<b>Acct#:</b> 6032590320573396	2004 SERVICES	\$5,774.00
CITIFINANCIAL PO BOX 8019 S HACKENSACK NJ 07606-8019		

**Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Bky Case:**

### Schedule F - Creditors Holding Unsecured Nonpriority Claims

<b>Creditors Name and Mailing Address Including Zip Code</b>	<b>Date Claim was incurred and consideration for claim. If claim is subject to setoff, so state.</b> <small>(In a joint petition, all debt is jointly held unless otherwise indicated.)</small>	<b>Amount of Claim Without</b>
<b>Acct#:</b> 50961113  COLLEGIATE FUNDING 100 RIVERSIDE PKWY FREDERICKSBURG VA 22406	2000 STUDENT LOAN(S)	\$20,000.00
<b>Acct#:</b>  DISCOVER CARD SVC ATTN COLLECTION DEPT PO BOX 8003 HILLIARD OH 43026	2004 SERVICES (2 ACCTS)	\$35,596.00
<b>Acct#:</b> 714308  EMERGENCY PHYSICIANS PA 5001 W 80TH ST SUITE 300 BLOOMINGTON MN 55437-1114	2004 SERVICES	\$474.00
<b>Acct#:</b> 5490994491047767  MASTERCARD MBNA PO BOX 15971 WILMINGTON DE 19850-5971	2004 SERVICES	\$12,135.00
<b>Acct#:</b> 5184450081879128  MASTERCARD CHASE MANHATTAN BANK PO BOX 341590 COLUMBUS OH 43234-1590	2004 SERVICES	\$8,109.00
<b>Acct#:</b> 83019  SUBURBAN RADIOLOGIC CONSULT 4801 W 81ST ST STE 108 MPLS MN 55437-1191	2004 SERVICES	\$107.00
<b>Acct#:</b>  VISA ASPIRE PO BOX 723896 ATLANTA GA 31139	2004 SERVICES (2 ACCTS)	\$9,800.00

**Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Bky Case:**

**Schedule F - Creditors Holding Unsecured Nonpriority Claims**

<b>Creditors Name and Mailing Address Including Zip Code</b>	<b>Date Claim was incurred and consideration for claim. If claim is subject to setoff, so state.</b> <small>(In a joint petition, all debt is jointly held unless otherwise indicated.)</small>	<b>Amount of Claim Without</b>
<b>Acct#:</b>  VISA BANK ONE PO BOX 94014 PALATINE IL 60197-4014	2004 SERVICES (2 ACCTS)	\$25,088.00
<b>Acct#:</b>  VISA/ PEOPLES BANK ATTN BANKRUPTCY RC271 1000 LAFAYETTE BLVD BRIDGEPORT CT 06604		
<b>Total:</b>		\$165,833.00

Name of Debtor(s): Kibler, Thomas G.  
Kibler, Stephanie L.

Case No. BKY

### **SCHEDEULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

### **SCHEDEULE H - CODEBTORS**

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Kibler, Stephanie L.

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

**Debtors Marital Status**  Single  Married  Widowed  Divorced

**Dependants of Debtor and Spouse** Matthew 18, Jessica 16  
 (name, age, relationship)

**Employment** Debtor: (age) 46 Spouse: (age) 40  
 Occupation: Sales Communications Director  
 Employer Address: NovaStar MN Social Services  
 works from home St Paul MN  
 Length of Employment: 7mos 5yrs  
 Other Employment:

<b>Income</b>	Average monthly gross wages, salary and commission	\$2,500.00	\$1,667.00
	Estimated Monthly Overtime	\$1,000.00	
<b>Subtotal</b>		\$3,500.00	\$1,667.00
	Payroll taxes and Social Security	\$770.00	\$217.00
	Insurances	\$307.00	
	Union Dues		
	Repayment of Pension Loan		
	Contribution to Pension		
	Other		
<b>Total Net Monthly Take Home Pay</b>		\$2,423.00	\$1,450.00
<b>Other Income</b>			
<b>Total Monthly Income</b>			\$3,873.00
<b>Change in Circumstances</b>	ytd income higher as liquidated retirement funds in July 2003		

**SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)**

<b>Home</b>	Mortgage/Rent	\$1,300.00	<b>Clothing</b>	\$180.00	<b>Charitable contributions</b>	\$20.00
	Other Mortgage	\$400.00	<b>Laundry</b>		<b>Periodicals</b>	\$15.00
	Taxes		<b>Transportation</b>	Gasoline \$200.00	<b>Postage</b>	\$5.00
	Insurance			Repair \$75.00	<b>Personal Care</b>	\$60.00
	Maintenance	\$40.00		Title/License \$15.00	<b>Pets</b>	\$30.00
	Dues/Lot Rent			Bus/Fares	<b>Recreation/Clubs</b>	\$50.00
	Household Goods	\$20.00		Parking	<b>Maintenance Support</b>	
<b>Utilities</b>	Electric	\$200.00	<b>Insurance</b>	Life	Visitation Expenses	
	Gas/Fuel Oil			Health	Additional Support	
	Water/Sewer	\$25.00		Auto \$200.00	<b>Nonfiling Debt of</b>	
	Garbage	\$25.00		Other	<b>Installment Loan</b>	
	Telephone	\$80.00	<b>Daycare</b>		Bank One 1 \$282.00	
	Cable		<b>Business Expenses</b>		2	
Other	cell	\$120.00	<b>Student Loans</b>	1 \$75.00	3	
<b>Food</b>	4 # in Household	\$500.00		2	4	
	Supplies	\$40.00	<b>Student Expenses</b>	Tuition		
	School Lunches	\$80.00		Books		
	Toiletries	\$20.00		Activities		
	WorkRelated		<b>Other</b>			
	Diapers/Formula		<b>Taxes</b>	State	<b>Chapter 13 Debtors</b>	
<b>Medical</b>	Doctor	\$20.00		Federal	Projected Monthly Income:	
	Dental	\$10.00		Other	Projected Monthly Expenses:	
	Prescriptions	\$10.00			Excess Income:	
	Eyecare	\$20.00			Total Monthly Plan Payments	
Other						

Unsworn Declaration under Penalty of Perjury

(Total 10 sheet)

I declare under penalty of perjury that I have read the foregoing summary and schedules and that they are true and correct to the best of my knowledge, information and belief. (Penalty for making a false statement: Fine of up to \$500.00 or imprisonment for up to 5 years, or both. 18 U.S.C. See 152 and 1371)

Date	March 15, 2004	Signature of Debtor	/e/ Thomas G. Kibler
Date	March 15, 2004	Signature of Joint Debtor (if any)	/e/ Stephanie L. Kibler

**Name of Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Case No. BKY**

## Statement of Financial Affairs

### 1. Income from Employment or Operation of a Business

None

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the Debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give amount and source.

	Individual	Spouse	
YTD	\$8,500.00	YTD	\$3,500.00
2003	\$44,000.00	2003	\$30,000.00
2002	\$49,000.00	2002	\$20,000.00

### 2. Income Other than from Employment or Operation of a Business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give amount and source.

### 3. Payments to Creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

### 4. Suits, Executions, Garnishments and Attachments

None

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

None

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

### 5. Repossessions, Foreclosures, and Returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor or seller, date of repossession, foreclosure sale, transfer or return and description and value of property.

Kibler, Stephanie L.

#### 6. Assignments and Receiverships

None

a. Describe any assignments of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of assignee and terms of assignment or settlement.

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of custodian, name and location of Court, Case title and number, Date of order and Description and value of property.

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of person or organization, relationship to debtor, if any, and description and value of gift.

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give description and value of property, description of circumstances and, if loss was covered in whole or in part by insurance, give particulars and date of loss.

#### 9. Payments related to Debt Counseling or Bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give name and address or payee, date of payment, name of payor if other than debtor and amount of money or description and value of property.

#### 10. Other Transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of transferee, relationship to debtor, date, and describe property transferred, and value received.

#### 11. Closed Financial Accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other financial institutions. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of institution, type and number of account and amount of final balance and amount and date of sale or closing.

PRESCOTT & PEARSON, P.A., PO Box 120088, New Brighton, MN 55112 Filing fee and attorney fees in the amount of \$209.00 \$ \_\_\_\_\_ paid from debtor's earnings prior to the filing of this case.

I liquidated a 401 in the amount of \$12,000 in July 2003 and used for debt payment.

Name of Debtor(s): Kibler, Thomas G.

Case No. BKY

Kibler, Stephanie L.

**None 12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents and date of transfer or surrender, if any.

**None 13. Setoffs**

List all setoffs made by any creditor, including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, date of setoff and amount of setoff.

**14. Property Held for Another Person**

**None**

List all property owned by another person that the debtor holds or controls. Give name and address of owner, description and value of property, and location of property.

**15. Prior Address of Debtor**

**None**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give address, name used and dates of occupancy.

**16. Spouses and Former Spouses**

**None**

if the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

**None** a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**None** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**None** c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

See attached rider for business information

**Unsworn Declaration under Penalty of Perjury**

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

March 15, 2004	/e/ Thomas G. Kibler	March 15, 2004	/e/ Stephanie L. Kibler
Date:	Signature of Debtor	Date:	Signature of Joint Debtor (if any)

(If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

March 15, 2004	_____ Signature	_____ Print Name and Title
Date:		

(An individual signing on behalf of a partnership or corporation must indicate position of relationship to debtor.)

Penalty for making a false statement: fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 USC Sec. 152 and 3571.

Name of Debtor(s): Kibler, Thomas G.  
Kibler, Stephanie L.

Case No. BKY

### Statement of Intentions

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate that secures those consumer debts is as follows:

#### PROPERTY TO BE SURRENDERED:

Description	Creditor

#### PROPERTY TO BE RETAINED:

Description	Creditor	Property claimed exempt	Property will be redeemed pursuant to 11 USC 722	Debt will be reaffirmed pursuant to 11 USC 524(c)
1999 Chevy Tahoe homestead (2nd mtg) homestead	Bank One E-Trade Consumer Lending Principal Mtg		continue paying continue paying continue paying	

If Sears Roebuck and Co. or others not herein listed claim a purchase money security interest, it is my intention to redeem, make payments for a reasonable used value, allow repossession or require the creditors to establish its right to possession in a court of law.

3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

### DECLARATION UNDER PENALTY OF PERJURY BY DEBTOR(S)

I (We) declare under penalty of perjury that I (We) have read the foregoing Statement of Intentions, and it is true and correct to the best of my knowledge, information and belief.

Date: March 15, 2004

Signature /e/ Thomas G. Kibler  
Debtor

Date: March 15, 2004

Signature /e/ Stephanie L. Kibler  
Joint Debtor (if any)

**Name of Debtor(s):** Kibler, Thomas G.  
Kibler, Stephanie L.

**Case No. BKY**

**United States Bankruptcy Court  
District of Minnesota**

**Statement of Compensation By Attorney for Debtor(s)**

The undersigned, pursuant to Local Rule 303(a), Bankruptcy Rule 201(b) and Section 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and filed this statement as required by applicable rules.

2. The filing fee paid by the undersigned to the clerk for this case is: \$209.00

The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$791.00

Prior to filing this statement, the debtor(s) paid to the undersigned: \$791.00

The unpaid balance due and payable by the debtor(s) to the undersigned is: \$0.00

It is agreed that if debtor(s) fail to make payment of fees according to any written agreement, the undersigned may bring a motion to withdraw as attorney for the case. This fee is earned whether or not debtor(s) attend the first meeting of creditors or receive a discharge. An additional charge of \$100.00 will be paid if debtor(s) fail to attend the first meeting of creditors. Creditors omitted will be included at the rate of \$25.00 each, and if further legal action may be necessary to effectively discharge their debt, additional fees will be charged.

3. The services redelivered or to be rendered to the debtor(s) include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements, lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with the creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case. With regard to representation of the debtor(s) in motions of any kind, or other matters or proceedings which may require a court appearance, debtor(s) agree to pay attorney fees at the rate of \$200.00 per hour. Payment of this fee will not be a condition precedent to such representation. The undersigned is not obligated to represent the debtor(s) in adversary proceedings, but if the undersigned consents to such representation, the debtor(s) agree to pay \$200.00 per hour, with a retainer to be set by the attorney and paid before work is initiated. The debtor(s) have not retained the undersigned for removal of judgments or discharge of debts from the state court record.

4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s). Payment of additional fees allowed under paragraph 2 and 3, if any, will be derived from current earnings, or monies to be borrowed by the debtor(s).

5. The undersigned has not shared or agreed to share with any other persons other than with members of undersigned's law firm any compensation paid or to be paid. In an emergency situation or if an unavoidable conflict arises, an attorney from another office will be contracted to appear with the client at the 11 U.S.C Sec 341 hearing and will be paid no more than \$150.00 from the fees agreed to be paid in paragraph 2 above, if that arrangement is acceptable to the client.

Date: March 15, 2004

/e/Richard J Pearson

Richard J Pearson #130308

PRESCOTT & PEARSON, P.A.

443 Old Highway 8 Suite 202

PO Box 120088

New Brighton, MN 55112

(651) 633-2757

Acknowledged

/e/ Thomas G. Kibler

/e/ Stephanie L. Kibler